

**STATE OF MICHIGAN  
DEPARTMENT OF LABOR & ECONOMIC GROWTH  
OFFICE OF FINANCIAL AND INSURANCE SERVICES**

**Before the Commissioner of Financial and Insurance Services**

**In the matter of:**

**Kirk G. Eddy  
License No. 0061328**

**Enforcement Case No. 06-4293**

**Respondent**  
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*Issued and entered  
on July 6, 2006  
by Frances K. Wallace  
Chief Deputy Commissioner*

**CONSENT ORDER**

Based on the findings of fact and conclusions of law above, it is ORDERED that:

1. Respondents shall immediately cease and desist from operating in such a manner as to violate Sections 1207(1), 2003(1), 2005(a), 2018, and 1239(1)(d), (e) and (h) of the Michigan Insurance Code, MCL 500.1207(1), 500.2003(1), 500.2005(a), 500.2018, and 500.1237(1)d, (e) and (h).
2. Respondent will provide a list by July 12, 2006 of all consumers from whom he has received funds and failed to apply as represented to consumers and have been compensated.
3. Respondent will also provide a list by July 12, 2006 of all consumers from whom he has received funds and failed to apply as represented to consumers and have not been compensated.
4. Respondent shall pay restitution in the amount of \$45,000 to Doug and Paula Pankotia, \$11,000 to Dan Brill, \$6,000 to Trina Neal, and make full restitution to any and all additional clients known and unknown who have paid monies to Respondent which have not been appropriately remitted to an insurance company or returned to the client.
5. The license of Kirk G. Eddy is hereby **REVOKED**.



Frances K. Wallace  
Chief Deputy Commissioner